

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 21-14200-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Salvatore Caravello Jr.  
540 Bryn Mawr Drive  
Brick, NJ 08723

Tara Caravello  
540 Bryn Mawr Drive  
Brick, NJ 08723

Social Security No.:

xxx-xx-2932

xxx-xx-9602

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 31, 2022.

On October 1, 2024 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: November 13, 2024  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 1, 2024

JAN: wdr

Jeanne Naughton  
Clerk

In re:  
Salvatore Caravello, Jr.  
Tara Caravello  
Debtors

Case No. 21-14200-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 01, 2024

User: admin  
Form ID: 185

Page 1 of 4  
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Salvatore Caravello, Jr., Tara Caravello, 540 Bryn Mawr Drive, Brick, NJ 08723-5012
app	+ Charles Sweeney, Sea Girt Appraisal Services, POB 93, Sea Girt, NJ 08750-0093
519217002	+ Comenity/BJS, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519217024	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 01 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 01 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519219230	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 01 2024 20:52:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519216988	+ Email/Text: ally@ebn.phinsolutions.com	Oct 01 2024 20:50:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
519216989	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 01 2024 20:52:00	American Honda Financial Services, PO Box 7829, Philadelphia, PA 19101-7829
519216990	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 01 2024 20:50:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519216991	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 01 2024 20:50:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
519257584	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 01 2024 20:51:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519216992	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 01 2024 21:04:53	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519216993	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Oct 01 2024 21:03:56	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
519221837	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 01 2024 21:15:23	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519255308	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 01 2024 21:04:49	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519244884	+ Email/PDF: ebn_ais@aisinfo.com	Oct 01 2024 21:03:56	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Oct 01, 2024

Form ID: 185

Total Noticed: 63

519264968	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 01 2024 21:05:01	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519216997	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 01 2024 21:04:24	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
519216996	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 01 2024 21:15:14	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519216999	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	Comenity Bank/Ann Taylor, Po Box 182789, Columbus, OH 43218-2789
519216998	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218
519217001	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
519217000	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519217003	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519217004	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	Comenity/MPRC, Po Box 182120, Columbus, OH 43218-2120
519217006	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
519217005	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519217008	+ Email/Text: collectionbankruptcies.bancorp@53.com	Oct 01 2024 20:52:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
519217007	Email/Text: collectionbankruptcies.bancorp@53.com	Oct 01 2024 20:52:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE, Grand Rapids, MI 49546
519266401	+ Email/Text: collectionbankruptcies.bancorp@53.com	Oct 01 2024 20:52:00	Fifth Third Bank, N.A., 5001 Kingsley Drive, IMOBW, Cincinnati, Ohio 45227-1114
519217009	+ Email/Text: bankruptcy@firstelectronic.com	Oct 01 2024 20:52:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
519217010	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 01 2024 20:52:00	First Electronic Bank, Po Box 4499, Beaverton, OR 97076-4499
519217011	+ Email/Text: bankruptcy@greenskycrredit.com	Oct 01 2024 20:50:00	Greensky Llc, Attn: Bankruptcy, 1797 Northeast Expy Ne, Ste 100, Atlanta, GA 30329-2451
519217013	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 01 2024 20:51:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
519216994	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 01 2024 21:03:51	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519216995	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 01 2024 21:15:28	Chase Card Services, Po Box 15369, Wilmington, DE 19850
519247029	+ Email/Text: RASEBN@raslg.com	Oct 01 2024 20:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519217014	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 01 2024 20:50:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519217015	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 01 2024 20:50:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519261200	+ Email/Text: bankruptcy@legacyvacationresorts.com	Oct 01 2024 20:52:00	Legacy Vacation Club, 4700 Millenia Blvd, 6th Floor, Orlando, FL 32839-6021

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Oct 01, 2024

Form ID: 185

Total Noticed: 63

519217017	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 01 2024 20:51:00	Nissan Motor Acceptance Corp/Infiniti, Pob 660366, Dallas, TX 75266-0366
519217018	^ MEBN	Oct 01 2024 20:51:43	Nissan Motor Acceptance Corp/Infiniti, c/o Vital Recovery Services, LLC, PO Box 923747, Norcross, GA 30010-3747
519217016	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 01 2024 20:51:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
519266215	Email/Text: Bankruptcy.Notices@pnc.com	Oct 01 2024 20:50:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
519217021	Email/Text: Bankruptcy.Notices@pnc.com	Oct 01 2024 20:50:00	PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519217022	Email/Text: Bankruptcy.Notices@pnc.com	Oct 01 2024 20:50:00	PNC Mortgage, Po Box 8703, Dayton, OH 45401
519217019	Email/Text: Bankruptcy.Notices@pnc.com	Oct 01 2024 20:50:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
519217020	Email/Text: Bankruptcy.Notices@pnc.com	Oct 01 2024 20:50:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
519273452	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 01 2024 21:15:28	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519257522	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 01 2024 21:15:15	Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541
519267326	Email/Text: bnc-quantum@quantum3group.com	Oct 01 2024 20:52:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519234397	Email/Text: bnc-quantum@quantum3group.com	Oct 01 2024 20:52:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
519267327	Email/Text: bnc-quantum@quantum3group.com	Oct 01 2024 20:52:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519217023	+ Email/Text: DeftBkr@santander.us	Oct 01 2024 20:52:00	Santander, PO Box 12646, Reading, PA 19612-2646
519217026	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:04:20	Syncb/HSN, Po Box 965017, Orlando, FL 32896-5017
519217025	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:15:32	Syncb/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519218485	+ Email/PDF: ebn_ais@aisinfo.com	Oct 01 2024 21:04:53	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519217027	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:04:11	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519217028	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:04:33	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
519217029	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:15:14	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519217030	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:04:03	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
519217031	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:05:05	Synchrony Bank/Paypal, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 59

**BYPASSED RECIPIENTS**

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Oct 01, 2024

Form ID: 185

Total Noticed: 63

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519217012		Greensky Llc
519261201	*+	Legacy Vacation Club, 4700 Millenia Blvd, 6th Floor, Orlando, FL 32839-6021
519267315	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor Fifth Third Bank National Association nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor Fifth Third Bank National Association nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Matthew K. Fissel	on behalf of Creditor Fifth Third Bank National Association wbeef@brockandscott.com, matthew.fissel@brockandscott.com
Robert Cameron Legg	on behalf of Joint Debtor Tara Caravello courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
Robert Cameron Legg	on behalf of Debtor Salvatore Caravello Jr. courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9